The Review.

FOUNDED, EDITED, AND PUBLISHED BY ARTHUR PREUSS.

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PROFIT-SHARING ON TRIAL IN FALL RIVER.

JOINING an army of more than 25,000 cotton mill operatives in Fall River, the employés of the Bourne mills, in the town of Tiverton, just over the line in Rhode Island, walked out of the factory buildings Saturday night, July 23rd last, resolved not to return until the posted notices of 12½% cut in wages should be taken down. To that resolution they have adhered pluckily through many long weeks of increasing want and suffering to themselves, and heavy loss to the management of the idle plant. Standing alone, there is nothing very remarkable in a story which could be repeated for each of the eighty or more factories in the pivot-city of New England's textile industry. But the circumstance that singles this out as of peculiar interest, is that for fifteen years the Bourne corporation has been conducting a profit-sharing system of which all the industrial world knows and the general public has been reminded often enough to have at least gathered the impression that one set of employers had found a bona fide "cure for strikes."

There will be a revision of opinions on that head when it is recalled that the Bourne mills have not only suffered in the general strike which has paralyzed Fall River's industry during the past summer and autumn, but were shut down from March until June under a strike all of their own,—two prolonged labor contests in one season. What is the meaning of it? And what is going to happen to profit-sharing enterprise?

Granting that it will not be abandoned on the company's part so long as the guiding hand is that of George A. Chace, whose faith in it has been firm as the mountain,—is it enough to be assured of continuance on the management side only? After this year's ex-

perience, will the response from the workers, on which the success and profitableness of the system have always been grounded, still be forthcoming? Time only can determine that, but the outcome will be watched with interest by hundreds of thousands—it may be—who look to every new panacea for industrial strife with the eagerness of an idealism which is getting hardened to disappointment, yet never loses heart of hope.

But it will be a surprise to most people to know that the thing the public has been educated to believe was the grand end and aim of all profit-sharing and "welfare" systems,—namely, labor peace,—is not at all what this particular establishment has expected. As the faithful sponsor for profit-sharing in the Bourne mills, Mr. Chace, frankly told the Economic Club of Boston not long ago: "It is not an offset to any form of evil. Do not count upon it to cure strikes—you would better arbitrate. One employé refused profit-sharing because he imagined he would forfeit his inalienable right to strike; feeling that way about it, he was right to refuse."

What more natural, then, than to ask: What is the use of it, anyway? Mr. Chace apparently thinks that the "use" of it lies not so much in preventing the kind of discord that might bring the mills to a stop, as in raising the productive efficiency of the working efforts during normal times of regular operation. Unless it had justified itself on this score, it is hardly supposable that the directors would have regularly voted to continue it, as they have done twice a year ever since the system was started by the aged Jonathan Bourne, who died in 1889, before it was fairly under way. "It was demonstrated that it was profitable for a number of years from the start," says Mr. Chace, "compared with previous conditions, or with competing mills, chiefly because it smoothed the way to accept advanced methods, which were shown to be advantageous to employés in direct wages and to the company in costs."

The most important item in these "advanced methods" is the use of Northrop looms, which are very nearly automatic and require less than half the number of weavers for a given number of machines. The Bourne corporation is the only one in the Fall River group that has put in these looms on an extensive scale. Among the other advantages that Mr. Chace thinks have come from the stimulus of this semi-annual grant to the workers is a heavy reduction in the number of "seconds" or defective cuts of cloth. "The esprit de corps," he says, "which tends to keep belts on fast pulleys in the mill, spurs the management to keep alert in the general conduct of the business. The sharing of profits stirs up the ambition to make profits to share. The other advantages

to the company come under the form of better discipline, punctuality, care of machinery, cleanliness, economy of waste, taking an interest in the success and prosperity of the Bourne mills, and the spirit of cooperation."

There has been a great deal of misapprehension of what the Bourne system really is. Usually it is described as one of the many "first steps towards Socialism." It has never even looked in that direction. It was not adopted in recognition of any assumed ethical or economic "right" of the employés to share in the profits; there was no philosophical theory of social justice about it. It was simply what its critics have all along declared it to be, and its friends have frankly admitted,—a purely voluntary gratuity, a "business proposition." The management has always justified it on strictly practical and "good will" grounds. As Mr. Chace said in one of his statements to the mill hands: "Profit-sharing counts upon the help which you can easily give in small ways, and you know better than I do whether you are trying to do these things: I see the result; I look over the record. Upon the average, human nature is disposed to be just and fair, and upon that proposition the board of directors has taken the chance in offering you a share of the profits. The plan may be adandoned at the end of the next six months or it may be continued for years to come, all depends upon the results. Unless profit-sharing promotes profit-making, no one can hope to keep it up."

Those who regard profit-sharing as an economic "right" of labor, would of course insist that the directors have no more right to "abandon" the dividends to labor than those to the stockholders, so long as any are paid at all; while the duty to pay them no more depends upon the extra exertions or carefulness of the workers than it does upon any extra assistance or contributions from the stockholders. In strict logic, therefore, the Bourne system is simply a way of paying a bonus for good service, so devised as to give it the psychological effect of placing the employés for the time being in the same group with the owners as sharers in the gains of the industry. If this seems to imply criticism on the motives of the management, it is only fair to repeat that no pretence has ever been made that the scheme has any relation whatever to social millennium theories. The experiment is to be studied as an incidental phase of our present industrial system and judged on its practical merits in that capacity.

The system itself is quite simple. The bonus, or "share of profits," is paid only to those whose routine work is up to at least 80% of the "standard of efficiency;" and the standard is the product of 54 hours run of machinery a week. Wages on automatic loo ms are computed at $11 a week for operating 20 looms, produc-

ing 54 hours' product; and employés must earn at least 80% of this product in order to share in the profits. The total amount set apart for these dividends is a certain percentage (not less than 6 nor more than 20) of the amount paid to the stockholders for the given period. Employés share in proportion to the wages actually earned, and the so-called dividend, therefore, is an extra allowance on wages, not upon corporation stock owned by employés, as in the United States Steel Corporation plan. The rates paid since the beginning of the experiment have ranged from 2 to 7% upon wages each half year, the average falling between 3 and 4%. An employé earning say $250 during the six months, would thus receive, on the basis of this average, perhaps about $8.75.

The strike of last March grew out of a demand for discharge of a certain employé and the management's decision to have the automatic looms run through the noon hour. Shortly after this trouble was settled, in June, a circular was issued announcing the customary dividend to employés on wages of the preceding six months. The rate was 4%; but inasmuch as no wages had been earned during about half the period, and especially since the force with which the mills reopened in June included a considerable number of new employés not entitled to share in the distribution, the event was not quite so impressive in Fall River where the facts were familiar, as it may possibly have been outside. For that matter, the Bourne system is not popular in Fall River, either with the owners or the operatives of the other mills. The owners look on profit-sharing as a disturbing element in the local labor situation, and made possible partly by the fact that the Bourne corporation has only to pay town taxes instead of the city rates imposed on the other mills. And the operatives in Fall River proper, whether justly or not, are inclined to distrust anything savoring of philanthropy in corporation management. They prefer, on the whole, that anything extra coming from the employers should take the form of more wages. It would then, so they feel, be a regular item of earnings to which they have an economic right, and not a semi-charitable gratuity given as an indirect bonus for extra exertion and liable to be discontinued at any time.

They have suspected that it might come to take the place of wage increases that would be less easy to get because of it; if, in fact, it did not actually pave the way to lower wages, so that the total income would be no more than if the profit-sharing did not exist. On this point, whatever the facts may be elsewhere, it is probably true that wages in the Bourne mills have about, if not fully, kept pace with the general Fall River average; exact comparisons are difficult, because the weaving rates are of course diff-

erent on the Northrop from those on the old-style looms. Nevertheless, when another corporation in the same neighborhood tried to induce its employés to accept a similar system, in 1894, it was resisted by a strike of great hardship and bitterness, lasting eight or nine months and costing $300,000.

The question has very naturally come up—why, if the Bourne mills were able to declare a 4% dividend to labor in June, they found it necessary in less than a month to join the other corporations in a 12½% wage cut? It seems to have been a case of standing or falling together; those best able to endure the strain of running on a no-profit basis, if not of actual loss under existing conditions, holding up the hands of those less able, as has been the policy of Fall River manufacturers on several occasions. From the standpoint of the profit-sharing system, it must be confessed that a dividend of 4% six months later, followed by a 12½% wage cut, do not seem calculated to inspire enthusiasm either in a student or in a beneficiary of the experiment. It is easy to believe that the operatives might be unable to appreciate the net gain in accepting a dividend in one hand and surrendering four times the amount with the other, and six months later repeating the process in the ratio of one to three. They would perhaps have been better suited to exchange the dividends for a part of the subtracted wages.

On the other hand, it is possible to understand how the pressure of conflicting interests,—that for joint action with the other mills on the one side, and on the other a keen reluctance to make the first break in a record of dividends to labor covering a decade and a half,—might result for the time being in an effort to pursue both policies at once, in spite of their external inconsistency. Where two views are reasonably possible, the one which assumes the good faith of an effort to invest the prosaic relations of employer and employed with something of the saving grace of mutual good will, is surely to be preferred;—a rule which holds good in the present case, even though the Bourne experiment may not be an accurate guide-post on the road to industrial Utopia.

HAYES ROBBINS.

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——Referring to our note in No. 42, that the "Knights of Columbus" have a fourth degree, and that one of the conditions for reception into this degree is a "full dress suit," a clerical subscriber of THE REVIEW enquires if priests, when received into the fourth degree—if they are received at all—must also own, and on certain occasions wear, a swallow-tail coat. We are sorry we can not answer this question.

A JUBILEE BOOK ON THE IMMACULATE CONCEPTION.

Maria, die unbefleckt Empfangene. Zur Jubelfeier der 50jährigen Erklärung des Dogmas. Geschichtlich-theologische Darstellung von Ludwig Kösters, S. J. Regensburg, Manz, 1904. iv and 274 pp.

To the Editor of The Review.—*Sir:*

The whole Catholic world is just now doing its utmost to show its filial affection towards our heavenly Mother upon the golden jubilee of the definition of her Immaculate Conception. Not only the masses of the faithful at large, but also the learned, vie with each other in paying filial tribute to that unique privilege of the Blessed Virgin. This is shown by the numerous articles that have appeared in almost every Catholic magazine, as well as by various books written with the purpose of explaining this consoling truth and of spreading the devotion to Mary Immaculate.

Among the foremost of these publications ranks the work of Fr. L. Kösters, S. J., 'Maria, die unbefleckt Empfangene,' published a few weeks ago. The book will certainly be of great interest to you, since the works of your esteemed father and his conversion, due to the intercession of the Immaculate Conception, are therein repeatedly referred to. And it deserves to be recommended by your clever pen to the readers of The Review.

The aim of Fr. Kösters is to give a comprehensive view of the dogma, its universal significance, its revelation, history, certainty, final definition, veneration, its representation in art, and its influence upon the human heart.

The opening chapter is very striking. We have within us, says the author, a strong longing for beauty and moral perfection, which the Creator has planted in our hearts, and which must necessarily find realization somewhere. It was God's intention that the ideal should be reached by every man. Adam's fall, however, put upon us the burden of sin. Jesus Christ is indeed the loftiest ideal of beauty and perfection. But since God has created man and woman, and as our Redeemer is a divine person with a human nature, it was becoming that there should also be a woman, a natural descendant of Adam—the perfect realization of our ideal.

The author next shows how the real existence of this ideal was gradually made known to the world. Already in Paradise this great privilege of the mother of the coming Redeemer was foretold, though the full meaning of the prophecy was not perfectly understood by early Christianity; which is not to be wondered at, since on the one hand our holy faith had then to be defended against quite a different lot of heresies and dangers, while on the other, this particular dogma was never attacked or denied.

The writer examines all extant documents of the first centuries

with regard to their faith in the Immaculate Conception. It is true, the Fathers never formulated the doctrine in the precise form that we have it now. But had the question been put to them, they would surely have answered: Mary was conceived without sin. For in letting the Fathers pass in review before us, we see how all of them, especially the Greek Fathers, exhausted themselves in trying to find terms by which adequately to extol the spotless purity of Mary. Scarcely the most eloquent panegyrist of our day could surpass them. "Whenever there is question of sin," says e. g. St. Augustine, "I do not include the Blessed Virgin."

But, strange to say, many of the great theologians of the XIII. century were opposed to the Immaculate Conception. How is this to be explained? Faith in the Immaculate Conception was always nurtured and protected by the authorities of the Church, the Catholic people venerated this mystery at all times most affectionately, and among the learned, staunch defenders of it were never wanting. The opposition was chiefly due to a confused and wrong notion of the word conception. Many saw the impossibility of explaining the dogma according to this preconceived notion and were consequently misled. Providence used these theological disputations to bring about a clearer understanding of the question and to shed all the more light upon the spotless beauty of Mary. When the right notion of the term conception was at length fixed, Duns Scotus, the "Doctor Subtilis," by his powerful argumentation, easily removed every remaining difficulty. Henceforth the number of opponents decreased so rapidly that towards the beginning of the XVI. century they had almost died out. Bishops, emperors, kings, princes, and the faithful generally did not cease to petition the Holy See for the formal definition of the Immaculate Conception. At last Pius IX., after having asked the opinion of the whole hierarchy, solemnly defined the Immaculate Conception as a divinely revealed doctrine.

With great clearness and ripe scholarship Fr. Kösters examines all the arguments from Holy Scripture and tradition to prove that this dogma was actually revealed and hence could be defined. He finds in it, moreover, an excellent example to show how, in the teachings of the Church a certain development, by no means contrary to her infallibility, may and must be admitted. For many truths are contained in Holy Writ and tradition, which are not yet explicitly known to all. They are, as the schoolmen say, revealed "formaliter implicite," not "formaliter explicite." In the course of time the Church, guided by the Holy Ghost, develops those truths more and more, and finally determines their exact meaning.

The book contains many interesting details for the theologian

as well as for every sincere lover of Mary Immaculate. It winds up with an excellent and highly instructive chapter on the Immaculate Conception in Art. "But after all," concludes the author, "the most perfect and beautiful imitation is a pure, stainless soul."

No doubt, my dear Mr. Preuss, the book is worthy of a wide circulation, and you will certainly help to increase the love and honor of Mary Immaculate, if you give it a hearty recommendation in THE REVIEW.

Wishing you the powerful help of our Immaculate Mother in the noble combat you are waging for the cause of her Divine Son, I remain yours respectfully,

ST. IGNATIUS COLLEGE, CONST. KEMPF, S. J.
VALKENBERG, HOLLAND, Nov. 11th.

BOOK REVIEWS AND LITERARY NOTES.

A Comprehensive Catalogue of Catholic Books in the English and German Languages. With an Introductory Letter of Right Reverend Charles H. Colton, D. D., Bishop of Buffalo. Buffalo, Volksfreund Press. 1904.

The object of this catalog, according to the editor's prefaratory note, "is to call the attention of the reading and studying public to the books of Catholic origin and thus to increase the demand for them and to encourage Catholic literature in general."

The list, especially the English list, seems fairly comprehensive, though, as the first attempt of the kind, it is necessarily imperfect. While it contains some books which are not Catholic books in any sense, we have vainly looked for others which ought to be there, e. g., such as Griffin's Life of Bishop Egan and Trial of John Ury, Deuther's Life and Times of Bishop Timon, McGovern's The Catholic Church in Chicago, Bürgler's Geschichte der kath. Kirche in Chicago, Brüner's Kirchengeschichte Quincy's, De Courcy and Shea's History of the Church in the U. S., Hecker's The Catholic Church in the U. S., Proceedings of the American Catholic Congress 1889, Reger's Die Benedictiner im Staate Alabama, Bishop England's Examination of Evidence relative to Mrs. A. Mattingly of Washington, Bishop England's Sermon in Congress Hall, An Account of the Conversion of Rev. John Thayer, formerly a Protestant Minister of Boston, written by himself, The Connecticut Catholic Convert, formerly a member of the Presbyterian Church, written by himself, Rowland's The Life of Charles Carroll, Rainer's Life of Salzmann, McGovern's Life of Bishop McMullen, Erzbischof Kenrick in seinem Leben und Wirken, Preuss'

Zum Lobe der Unbefleckten Empfängniss, Schröder's American Catholics and the Roman Question, De Concilio's The Doctrine of St. Thomas on the Right of Property, O'Brien-Engbers' Die Messe und ihre Ceremonien, Salzbacher's Meine Reise nach Nord-Amerika, Rosen's Hundert Tage in Europe, The Christian Brothers' Manual of English Literature (the best we have from a Catholic view-point), Egan's Lectures on English Literature, Lessons in Literature (published by Ainsworth & Co., Chicago), Dorward's Wild Flowers of Wisconsin, Pallen's New Rubáiyát, etc., etc.

If the one or other of these books is enumerated in the list, the reason why it escaped the reviewer's eye is probably because the divisions are not carried out as systematically as one might wish. Thus we find Alerding's History of the Church in the Diocese of Vincennes under "Church History, English Books;" not in the subdivision "Western Hemisphere," however, where it clearly belongs, but in that entitled: "Germany, France, Italy.—Varia." This makes it difficult to tell whether a book is in this catalog or not. A general index of authors would be a valuable complement.

"Grisar, H., S. J., Geschichte Roms und der Päpste. 6 Bände," is misleading, as only one of the six volumes has so far appeared, a circumstance which should be distinctly stated.

On the whole, the laborious work has been well done, and such kindly criticism which the mistakes, omissions, and misprints, (which, unfortunately, are quite numerous) may call forth, will no doubt enable the editor, Rev. Francis S. Betten, S. J., who deserves the thanks of American Catholics for this effort, to eliminate from a future edition the shortcomings of the first.*)

——A reader would like to have our opinion on a pretentious new work: 'The United States: A History of Three Centuries, 1607—1904. Population, Politics, War, Industry, Civilization. By William E. Chancellor and Fletcher W. Hewes.' New York: G. P. Putnam & Co. It is to be in ten volumes, of which the first, treating the colonization period, from 1607 to 1697, has recently appeared. We have not read this volume, but are able to quote the opinion of a thoroughly competent critic, who says: Of "Mr. Hewes' portion [the third section, treating of industry and commerce] it may be said that, while its contribution is slight and its style unadorned, the separate treatment of economic subjects emphasizes a wofully neglected side of American history, and

*) THE REVIEW owes him a special acknowledgment for inserting its name, address, and subscription price in the "List of Catholic Magazines," which fittingly concludes the catalog.

makes the chapters easy and not unprofitable reading. The judgment on Mr. Chancellor's performance must be less favorable. Not only is the substance conventional and slight, and the evidence of first-hand (or even good second-hand) knowledge of the subject conspicuously lacking, but the style is pervaded by 'fine writing' and flippant jauntiness.... One dreads to think of a ten-volume work drawn out on such a scale. It is to be hoped that the later volumes may show marked improvement in this as in other respects."

——While the preparation of the combined catalog (Gesammtkatalog) of the libraries of Prussia is progressing favorably, an interesting innovation has been established in Berlin, at No. 5 Dorotheenstrasse, the headquarters for general information concerning the libraries of the Kingdom. Information as to where a book can be found is furnished for the sum of 10 pfennigs in stamps. The *Nation* suggests that some such bureau of information be opened by one of our metropolitan libraries.

——The *Independent*, acting upon a suggestion by Mr. Andrew Lang, prints in its No. 2920 a series of "auto-reviews," i. e., book reviews by the authors of the books reviewed, under the heading "Every Man His Own Reviewer." This is not a new thing, as our contemporary—novarum rerum semper cupidus—seems to think. The *Zukunft* of Berlin has made "auto-reviews" ("Selbstanzeigen") a regular feature for a number of years.

——We are in receipt of a Catalog of the Nuns and Convents of the Order of St. Benedict in the United States. It is "compiled from information furnished by each convent and arranged according to date of profession and year of erection respectively. To which is added a sketch of their work in half a century." Price 25 cents. For sale by the Sisters of St. Mary's, Elk County, Penn.

MINOR TOPICS.

The Case of the Marquise des Monstiers and the "Catholic University of America."—While a portion of the Catholic press in this country is trying to accumulate evidence that the Marquise des Monstiers de Merinville (née Mary Gwendolin Caldwell) "has been for a long time in a state of health that made her practically irresponsible for such an act," a leading Canadian Catholic journal, the *Northwest Review*, suggests that the inglorious failure of the institution of which she is the foundress and to whose upbuilding she gave such a large part of her fortune, may have been one of the motives of her deplorable apostasy. We reproduce our contemporary's

remarks in full also for the reason that they afford an indication of the way in which the most thoroughly orthodox and best informed of our Catholic brethren in foreign countries view the condition of the Washington "Catholic University." Says the *Northwest Review* (xxi, 7):

"The Marquise des Monstiers, née Mary Gwendolin Caldwell, has solemnly announced by cablegram from Rome, dated October 30th, her apostasy from the Catholic faith. She is well known as the first foundress of the 'Catholic University of America' in Washington, D. C. She is a daughter of William T. Caldwell and his wife, who was a Miss Breckenridge of Kentucky. Shortly before his death, Mr. Caldwell became a Catholic and left his two daughters to the care of some Irish Catholic friends in New York. There they met the Right Rev. J. L. Spalding, Bishop of Peoria, a man of great ability and force of character, who persuaded the eldest daughter, Miss Mary Gwendolin Caldwell, to devote $250,000 to the foundation of a post-graduate University for the higher training of priests. The intention and purpose were every way admirable. The name of Miss Caldwell became an honored and beloved one throughout the Catholic world, for this was the first time so large a donation had been made to any American Catholic educational institution. The new University was highly recommended by Leo XIII. and started under the auspices of some of the most celebrated bishops in the United States. The first structure was the Divinity Building, in the reception room of which figures a life-size portrait of Mary Gwendolin Caldwell, dressed in a black silk gown and painted as reclining or rather sprawling on her back on a sofa with an immense train trailing away into the background. When we saw it fifteen years ago, we remember being disgusted at the lack of taste or congruity which such a portrait posture for the foundress of a Catholic school of divinity reveals.

"Some years later a Father McMahon bestowed on the same University three or four thousand dollars: many other large donations poured in; chairs were founded; last year all the dioceses of the United States were called upon to contribute; this year's collection [it was last year's—A. P.] we are told, amounts to one hundred thousand dollars. No other Catholic college ever had such magnificent pecuniary support, no other was so highly encouraged by the clergy and the episcopate, no other was so repeatedly favored by papal recommendations. Yet the whole history of the Catholic University, from its very beginning, has been most unfortunate. At the laying of the corner-stone of the first building connected with this University, a famous prelate, who is saturated with Emerson and has caught the Emersonian trick by which 'naught of sequence links the far and near of those terse verselets' in his crisp essays, spoke disparagingly of St. Thomas Aquinas, whom he can not appreciate because the Angel of the Schools is logical and consecutive. Among the first professors were two or three eminent men who were squeezed out as soon as they were found to be haters of Liberal Catholic shams. The only remaining professor that had some real theological lore switched off into hazardous propositions which have since been condemned by all the clergy. The professor of English Literature in the

'Catholic University of America'—sweet, modest title, by the way, ignoring Canada, Mexico, Central and South America—lately boasted that it was no longer chiefly a divinity school, the purpose for which it was first founded, no longer even a strictly Catholic school, since a Protestant taught the course of political economy and many of the pupils were Protestant. In fifteen years this much coddled University has produced nothing but a very small number of students and a few doctors of divinity, two or three of whom have written brilliant articles in defence of the faith. Its first Rector was deposed by the Holy See and later on made archbishop, its second has been transferred to the government of a diocese, its third is the author of the term 'Americanism' applied proudly to himself and all those who shared his peculiar opinions, which now of course he repudiates. Many of the theological students attending the University lectures, far from being, as the original purpose was, priests ordained after a full seminary course of theology, are recent converts with a year or two of wretched Latin rudiments and no theology at all before they entered the university. The chief result of this great effort at establishing a University for the improvement of the clergy has been to inspire its students with a vulgar pride in fine buildings, in freedom from rule, and in showy, shallow lectures.

"This condition, known of course to the first foundress, together with the recent bankruptcy of Mr. Thos. E. Waggaman, treasurer of the University, whose failure may seriously embarrass the Board of Directors, accounts in a measure for the Marquise des Monstiers' petulant profession of Protestantism. In her long declaration she gives no valid reason for her return to Protestantism. She is known to have been ailing for several years. The Board of Directors have had no official communication from her and can not explain her present state of mind. But may not the sad failure of her pet project have influenced her evidently emotional nature?"

The Catholic Guards of America is the name of an "insurance" organization started in Chicago in 1896, which apparently did not profit by the experience of other similar associations. It is true, the members are not misled by extravagant promises, since section 2 of article 7 of the constitution provides only for a gradually increasing death benefit, rising from $200 the first 3 years, by an annual increase of $50 to $1,000 in the 19th year of membership, but with the restriction that the beneficiaries are not to receive more than $1 for each member in good standing, the total benefit not to exceed the amount specified above. So every member must keep well posted on the figures of membership, if he desires to make any calculation regarding the death benefits presumably intended for the welfare of his family.

The annual contributions to the mortality fund are limited to 50 cents a month, regardless of age, with the reservation that any deficiency in said fund is to be made up by an equal assessment of the surviving members, irrespective of age.

There are no figures at hand to judge the financial condition of the society at the present day, but on the basis of the standard tables formed by actual experience it is not difficult to predict the

imate failure of the present plan. In other words, sooner or later the assessments will have to be increased or the promised benefits reduced. Even now the younger members of the concern pay a great deal more in proportion than the old men do.

On page 566 of No. 36 of THE REVIEW were published the standard minimum rates for $1,000 of life insurance, payable annually during life on the basis of the American Table of Mortality, with 4% interest earnings for the reserve. Taking these figures as a guide and comparing them with the "system" of the Catholic Guard, we find a uniform rate of $6 a year for an increasing death benefit. Setting the correct premium for said benefit along side, we get a small annual saving during the first 8 years of membership for age 20, which is rapidly consumed thereafter, ending in an actual yearly deficiency after 17 years. In other words, even the youngest member does not pay enough for the promised insurance after 19 years of membership, when he is but 39 years old. If not before, at that time there will have to be a readjustment, with the usual effect of dissatisfaction, complaints, and disappointment.

But the age limit of membership is 50 years, for which the correct premium per $1,000 is $33.70 a year, or $6.74 per $200. In that case the society is losing money in the first year of membership already, which comes out of the pockets of the younger men —not a very equitable arrangement.

It is to be regretted that so many of the Catholic insurance societies, for some unexplained reason, seem determined to ignore all business principles. Any member not familiar with the plumbing business would send for a regular plumber, should any waterpipes in his house burst, but he would not ask that plumber to prescribe for his children, should they be in need of medical assistance. Yet for the conduct of the life insurance business, which has engaged the careful attention of eminent mathematicians and financiers all over the world for its successful management, anyone is competent in the opinion of most members of assessment "insurance" organizations.

Irish History in Catholic Parochial Schools.—The official organ of the Ancient Order of Hibernians, the *National Hibernian*, makes a great ado in its number of November 15th about an order recently issued by the New York Catholic School Board. Said order is dated Sept. 22nd, 1904, and reads thus:

"Rev. and Dear Father: At the regular quarterly meeting held Monday, Sept. 19th, this Board decided that the history of Ireland shall be henceforth one of the branches of study, most especially in those of our schools in which the English language is used exclusively. It recommends as a suitable text-book Joyce's History of Ireland, which is published by the firm of Longmans, Green & Co. Faithfully yours in Christ, Jos. F. Mooney, V. G., President; M. J. Considine, Secretary."

The *Hibernian* says that the organization which it represents has been long and assiduously at work to get the teaching of Irish history established as a branch of the regular curriculum "in our Catholic schools." It adds that "henceforth, without any labor or expense on our part, our history will be taught in *every* Catholic school in the Diocese of New York." [Italics mine.—A. P.]

We make bold to say that we do not consider the introduction of this branch into the already overcrowded curriculum of our parochial schools, even of those frequented exclusively by the children of Irish parents, as an advance or improvement. It is generally conceded by experienced educators that the only branch of universal history which can and ought to be taught in the elementary schools, is that of our own country. Irish or German or French or Italian history, if taught in these schools, will consume valuable time and possibly result in a resuscitation of the unfortunate race and nationality question. And the introduction of Irish history in parochial schools not frequented by the children of Irish parents, even though they be exclusively English speaking, would be, on the part of any school board or bishop, an unwarrantable abuse of authority and an act of folly bound to bear bitter fruit. If our Irish brethren desire to make their offspring familiar with the glorious history of their native land—surely a very legitimate and laudable desire—they ought to do it at home; the parochial school is no place for fads.

The Fake Speech of the German Emperor to the Bishop of Metz, which deceived a number of guileless, and delighted a batch of anti-clerical, German newspapers, has now found its way into the American press. We read in the San Francisco *Monitor* (lix, 6):

"Our neighbor, the *California Christian Advocate*, quotes from the *Northwestern Christian Advocate*, a statement in which the German Emperor is represented as delivering a stern verbal castigation to the Catholic Bishop of Strasburg, in the waiting room of the Strasburg railroad station, whither the prelate had been commanded to receive this public punishment. After bitterly scoring the Bishop for an alleged act of episcopal authority, which struck his Majesty as indiscreet, the Emperor threatened to withdraw his countenance from his Catholic subjects and let religious conditions in Germany drop back to where they were in Falk's day. The 'strong Bismarckean' remarks ascribed to the Kaiser are flouted, however, by our Methodist neighbor. They sound like the strong words of the First William, but in the mouth of that worthy's grandson, thinks the local *Advocate*, they have no more effect on the Catholic bishop than pouring water on a duck's back. The story, it must be confessed, sounds remarkably like an invention along the lines of pious fiction with which all the multitudinous *Christian Advocates* habitually regale their readers. If it has any foundation in fact, which is highly improbable, the conclusion of our Methodist neighbor is correct. No Catholic bishop in Germany would be greatly impressed at this time of day with such puerile threats on the lips of the Kaiser or anybody else."

In matter of fact, the silly canard was promptly knocked in the head by the Bishop of Metz immediately upon its first appearance, which was, if we remember rightly, some time in September.

The Cause of the Canonization of Pius IX., we are glad to hear from the *Freeman's* Rome correspondent (No. 3721), "continues to make satisfactory progress. Quite recently a distinguished French ecclesiastic in Rome presented to the Holy Father a petition containing thirty thousand signatures, begging him to move in the

matter. Among these was a large number of bishops and distinguished laymen. Pius X. himself makes no secret of his position in the matter. 'I am as anxious as anyone can be,' he said the other day, 'to see my saintly predecessor raised to the altars of the Church. But I can not take any initiative in the matter—I can not ask the Congregation of Rites to admit the cause for examination until I am practically compelled to do so.' Meanwhile more than one of the former intimates of Pius IX. has begun to collect documents and souvenirs of the great Pontiff."

——Our ever progressive Catholic brethren in Germany have now formed a plan for enabling young girls and women who, while not called to the religious state, desire to devote their lives to the care of the sick (either from motives of pure charity or simply to have something to keep them busy), to band themselves together in a kind of free society, which will give them the necessary training and look after their interests. Such a "Society for the Training of Catholic Nurses" has recently been formed in Breslau, and another is contemplated in the Rhine Province. (Cfr. *Kölnische Volkszeitung*, daily ed., No. 946.) They are being modeled somewhat after Prof. Zimmer's "Evangelischer Diakonieverein," which now has a membership of eight hundred women, with 1600 novices, who receive a free course of training in six "seminaries," attached to as many large hospitals. In the line of social and charitable action there are a thousand and one things we could learn from the Catholics of Germany.

——"Innominato" (*M.* Boeglin of Paris), whom we have often denounced, now shows the cloven foot so plainly in his Roman (?) letters to the N. Y. *Sun* that even his few remaining friends in the Catholic press no longer dare to defend him. In his latest correspondence (*Sun*, Nov. 27th), e. g., he says:

"The end of the Non Expedit has come. Whatever the degree may be, the fact can not be doubted. The policy of the Holy See enters on a new phase. Since the encyclical Rerum Novarum and the policy of ralliement in France, this is the most remarkable evolution that the papacy has made or could have made. It reminds me of the words of a wicked Roman when Pius X. was elected: 'Distrust his gentleness and reserve. When he entered Venice he said to every body, 'Fear nothing, all will remain as it is.' Two years after he had changed everything and all the power was in his hands.' "

——It appears that the Catholics in Kansas have a school fight on their hands. A recent law, which passed unnoticed, specifies a standard to which all private and parochial schools must comply. It says in effect that they must be equivalent in every essential feature to the State public school. Local officers decide each case as it arises. In Lyon County the parents of a Lutheran congregation have been informed that they are not conforming to the truancy law by sending their children to their parochial school, as this school is not up to the standard (apparently because it teaches some branches in the German language.) We are pleased to note that a portion of the press, including the influential *Atchison*

Globe, and the Catholic Federation have taken the matter up, and trust they will succeed in getting the obnoxious law wiped out by the next legislature.

——There is not one Catholic on the "jury" appointed to pronounce upon the essays invited by Miss Helen Gould "on the comparative merits of the Revised Version of the Bible and the Douay." A correspondent in the New York *Times* thinks "greater confidence would have been felt in the award if at least one judge was selected from the Roman Catholic Church." As the *Freeman's Journal* (No. 2721) rightly retorts, however, no Catholic could "conscientiously accept a place on such a jury, as his doing so might be understood as implying an admission on his part that the 'merit' of the Bible approved by the Church was open to any question whatever."

——In a Rome despatch published by a number of secular newspapers on Nov. 27th it was stated (we quote from the Chicago *Chronicle*) that Pius X. urged several American bishops whom he recently received in audience, to abolish the present fee simple tenure of church property and, by incorporating the parishes of their dioceses, to provide for greater security in the holdings of the Church. We hope there is a good foundation for this. Our readers know that we have advocated this necessary reform for a number of years. They also know the reasons why it ought to be introduced.

——Commenting on the fact that nine of the general superiors of religious orders at Rome are Germans, the Rome correspondent of the San Francisco Irish Catholic *Leader* (III. 48) says: "In the winnowing-out for the election of superiors general—the most responsible office and the most difficult choice—Germans easily carry the day, for two, or even three, reasons: they are commonly by intelligence superior to the others; they are linguists, and they are the most international types. The best man is wanted, and he gets the place without 'pull.'"

——It is one of the chief concerns of the present gloriously reigning Pope that in every diocese of the United States proper attention should be paid by the bishops to supply the needs of the many immigrants of all nationalities which constantly arrive here from Europe, and we are assured, on what seems to be good authority, that the Holy Father is determined to see to it that his wishes in this respect are fully carried out, even if it should require the appointment of Apostolic visitors.

——Cathedral Court No. 959 of the Catholic Order of Foresters, at Portland, Ore., announces in the *Catholic Sentinel* that it intends to give a dance on the night of Dec. 31st. That would not seem to be a very Catholic way of ushering in the New Year.

——The Roman correspondent of the San Francisco *Leader* (Nov. 12th) says that the "Propaganda is opposed to the creation of new archbishoprics" in this country? Since when and why?